

109.0002



04C0

#3

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Palmgren et al.

Serial No.: 09/671,005

Filed: September 27, 2000

For: METHODS AND APPARATUS
FOR UTILIZING A PROPORTIONAL
HAZARDS MODEL TO EVALUATE
LOAN RISK

Group: Not yet assigned

Batch No.: Not yet assigned

Examiner: Not yet assigned

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner For Patents, Washington, D.C. 20231, on the date set forth below:

Signed: Tlynthia Jordan

Name: Tlynthia Jordan

Date: October 26, 2000

RECEIVED

NOV 27 2000

Technology Center 2100

Chapel Hill, North Carolina
October 26, 2000

Assistant Commissioner for Patents
Washington, DC 20231

Transmittal of Seven Sheets of Formal Drawings

Sir:

Transmitted herewith are seven sheets of formal drawings (Figs. 1-11) for the above identified case.

Respectfully submitted,

Peter H. Priest
Reg. No. 30,210
Law Offices of Peter H. Priest
529 Dogwood Drive
Chapel Hill, NC 27516
(919) 942-1434